

Dear Friend, Thank you for reading another edition of my e-newsletter, the Carson Courier. □ In this week's Carson Courier: Protecting Homeowners

Against Predatory Lending

GI

Bill for the 21

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Century Eligibility

Honoring America's Teachers

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PROTECTING HOMEOWNERS AGAINST PREDATORY LENDING

Last year, over 10,000 households fell into foreclosure across Marion County.

Tragically, we now live in one of just 34 counties in the United States that together accounted for more than half of our nation's foreclosures.

Since this housing crisis began, irresponsible lenders have taken advantage of Americans who only hope to fulfill the dream of homeownership. Earlier this week I voted to put a stop to these deceitful practices, joining my House colleagues in successfully passing the Mortgage Reform and Anti-Predatory Lending Act. This bill protects millions of prospective homeowners by finally obligating mortgage lenders to follow a common sense lending standard—that borrowers are only sold loans they can repay.

In response to appeals from local residents at a recent town hall meeting, I was pleased to successfully introduce an amendment to this bill that protects at-risk homeowners against the rise in misleading advertisements and door-to-door solicitations from dishonest foreclosure rescue schemes. With this amendment, thousands of local residents will soon be provided with the resources necessary to better understand and avoid these schemes and pursue foreclosure assistance from qualified federal counseling services.

Once it is passed by the Senate and signed into law, I believe the consumer protections and educational outreach laid out in this bill will provide critical protections to millions of American homeowners. I look forward to working with residents and community leaders to put this bill into action, lifting up our neighborhoods, stabilizing our housing market and maintaining the dream of homeownership for thousands of Hoosier families.

GI BILL ELIGIBILITY

In the 110th

Congress, I voted to pass the GI Bill for the 21st

Century, which restored the promise of a full, four-year college education for all veterans of the wars in Iraq and Afghanistan.

I am pleased to finally announce that as of last Friday, May 1, 2009 these veterans are finally able to begin applying for this financial aid.

This long overdue legislation provides up to four years of higher education benefits for any college or university across the United States.

Eligible recipients include any veteran who has served on active duty for at least 90 days after September 11, 2001 and was honorably discharged from service.

To begin this process online, fill out an application at
<http://vabenefits.vba.va.gov/vonapp/main.asp>

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You can also call
1-888-GI-BILL-1 (1-888-442-4551) to speak with a Department of Veterans Affairs expert who can answer your questions.

HONORING AMERICA'S TEACHERS

Last week, as our nation prepared to recognize National Teacher Appreciation Week, the Indiana State Teachers Association and Horace Mann awarded Gail Schwoebel the 2009 Hoosier Educator of the Year Award.

Schwoebel is a physics teacher and planetarium director at Arlington Community High School. Her unyielding dedication to her students and innovative advocacy on behalf of the teaching profession make her an excellent choice for this prestigious award.

Gail Schwoebel has exemplified the best that our Indianapolis schools have to offer and I extend to her my most sincere congratulations on this honor.

On my regular visits to Indianapolis schools, I am proud to observe the quality instruction our teachers provide given very limited resources.

As Representative for Indiana's 7th

Congressional District, it is one of my top priorities to ensure that schools receive the funding they need to retain quality teachers and provide them with the resources necessary to educate all of our children.

That's why I chose to cosponsor the Keep Our Promise to America's Children and Teachers Act, which seeks to finally provide the funding promised but never allocated under No Child Left Behind.

This legislation will supply critical resources to schools across the country so that they can hire and train talented teachers, increase their nominal pay, and equip them to provide the highest quality education to millions of students.

Thank you for reading the Carson Courier. Please do not hesitate to contact me with your thoughts and concerns. I value your views and your input which help me to better represent the people of Indiana's Seventh District in Congress.